

SUNDAY, MARCH 8, 1896.—40 PAGES.

JUSTICE TRACKS INSURANCE FRAUDS.

One Lloyds Concern, Having
Been Deceived, Goes Hon-
estly Out of Business.

The Attorney, L. B. Coffin, Is Firmly
Resolved to Prosecute the
Swindlers.

QUICKLY WOUND UP THE BUSINESS.

Will Zealously Assist the District-Attorney's
Office in Pursuing the Offenders,
Especially Notary Public
Canale.

Because of the exposure of systematic
fraud and forgery in the making of charters
for Lloyds insurance companies, the num-
ber of such companies promises to undergo
a healthy pruning in this city. Yesterday
the attorney for one of the companies de-
clared that the charter under which he had
been operating was bogus. The company had
been conducting an honorable business,
paying losses and meeting claims as prompt-
ly as does any stock concern. Nevertheless
the fact that he was operating under a char-
ter which, at the best, is tainted, caused
him to discontinue business, pay the last of
the losses and renege all policies in an-
other company which he knows to be genu-
ine.

The company which has thus honestly re-
tired from business is the Monarch Fire
Lloyds, of No. 86 Pine street. Its attorney
is L. B. Coffin, who also represents the New
York & Massachusetts Fire Lloyds, the lat-
ter being known as a legitimate company and
one which has a list of underwriters rated
at high figures by Dun's and Bradstreet's.
As soon as Mr. Coffin discovered that there
was a cloud upon his charter he decided to
take prompt action. He will turn over all
papers of the Monarch Company to Deputy
Attorney-General Richards and Assistant
District-Attorney Battle to-morrow and will
give evidence which, it is thought, may lead
to the arrest of men implicated in the
swindle.

ATTORNEY COFFIN LOSES HEAVILY.

Mr. Coffin has been connected with
the company for only a year, and put into it
nearly all the money he could control. The
discovery that his charter is worthless
means a heavy financial loss to him. In
spite of this he willingly discontinued the
business, and will do all in his power to
bring the forgers and their associates to jus-
tice.

"The first idea I had that anything was
wrong with our charter," said Mr. Coffin
yesterday, "was on Thursday, when the
Journal printed the first of its articles re-
garding the bogus nature of many Lloyds
charters. I was in Boston at the time,
consulting with the Executive Board and
underwriters of the Monarch Company,
many of whom live in Massachusetts. A
telegram to me from my office advised
me to see the Journal. I got a copy, and
when I saw the fac-similes of bogus chart-
ers I knew that the Journal spoke with
authority, and not merely in the general
way in which so many other papers have
printed articles. As a consequence, I hur-
ried back to New York, determined to set-
tle the matter.

"I had never examined our charter pre-
viously, as the company had been doing
business under it for some time before I
became attorney. As soon as I did exam-
ine it, however, I saw that it contained
the names of which the Journal had printed
fac-similes, and which, it was shown, An-
thony and his partners had forged. Be-
sides this I found that the names of Frank
W. Anthony and George R. Kesner ap-
peared in the original agreement as the
authorized agents of the company.

CONVINCING PROOF.
"This in itself was suspicious, but I was
rendered more certain in my belief that
something was wrong by finding that all
the signatures were acknowledged before
Louis Canale, the notary public who seems
to have done the work for the forgers.

"With this evidence before me only one
thing was left for me to do, and that was
to wind up the affairs of the company.
Accordingly, I sent a check for the only
loss outstanding against us, and then re-
insured all the policies the company was
carrying in the New York & Massachu-
setts Lloyds, which I know to have a legiti-
mate charter, and the underwriters of
which are rated at \$2,573,000 by R. G. Dun
& Co.

"Having done what I considered to be
my duty, I am ready to help the State au-
thorities in every way possible to punish
the men who have forged these charters.
I will turn the charter of the Monarch
company over to Deputy Attorney-General
Richards or Assistant District-Attorney
Battle, and do what I can to aid justice.
I do not hope to get my money back.

TROUBLE BREWING FOR THE NOTARY.

"I do feel, however, that Louis Canale,
who has acknowledged these bogus char-
ters, should be punished severely. Had it
not been for him the forgers would not
have been able to give a legal appearance
to the charters. He, I think, is most seri-
ously culpable, and ought to be made to
suffer.

"When I bought into the Monarch
company I invested nearly every cent I had
in the world. Before that Abrams & Co.
had been the attorneys. They had secured
the charter from Anthony. Abrams secured
a legitimate list of underwriters and began to
do business. The company had not been at
work long before it was found that Abrams
had embezzled a considerable sum. He was
told to make restitution or be prosecuted,
and under this threat turned over a sum of
money and the charter to the Executive
Committee. Then I took charge of the com-
pany, and since then I know it has been
conducted on a legitimate basis."

One of the chief points on which, through
Mr. Coffin, it will be possible for the State
and county authorities to reach Notary Pub-
lic Canale, is that every notary receives an
annual number, which he usually attaches
below his signature. This number changes
yearly, and is registered with the County
Clerk. In 1892 Canale was No. 139, and in
1894 he was No. 144. The charter of the
Monarch Company bears Canale's signature,
"No. 14," the number he had two years
since.



"SO NEAR AND YET—"

TO HEAR CORRESPONDENTS

Bill Now in Preparation That Will Compel
Service Upon Them as Upon
Defendants.

A bill to amend the present law in regard
to co-respondents in divorce suits is being
prepared, and will likely come before the
Assembly in a few days. Its object will
be to compel service upon co-respondents
the same as upon the defendant.

Speaking of the measure, Mr. Maurice
Meyer, said: "As the law now exists it is
manifestly unjust, inasmuch as co-respond-
ents have no statutory right to appear and
defend. Their privilege of appearing is en-
tirely discretionary with the Court, and can
be accomplished only by affidavit and peti-
tion of desire to intervene.

The recent case of Mrs. Ella Bolton
against her husband, John J. Bolton, in
which an actress was named as one of the
co-respondents is an instance of the in-
justice of the law as it now stands. This
actress returned to the city from a Western
tour a few days after the story was pub-
lished and declared that she did not even
know Mr. Bolton, the defendant. She has
succeeded, however, in exonerating her-
self, and an amended complaint in the
case has been filed, in which all reference
to the actress is omitted.

AN OWNER WANTED FOR SILK.

Two Large Rolls Captured from a Man
Who Told Fibs About It.

An owner is wanted for two rolls of
black silk, valued at over \$100, which are
at the Leonard Street Police Station. They
were found in the possession of Joseph
McLean, twenty-four years old, who
said he was a painter, living at No. 214
East Twelfth street.

Last evening Detective Mangin noticed
McLean, who was dressed in evening
clothes, walking along Canal street with a
large bundle, wrapped in newspapers, under
his arm. McLean dodged into the hallway of
No. 383, closely followed by the detective,
who asked him where he was going with
the package.

"I'm going to deliver these goods to
Friedman," he answered, and the detective,
as he saw the sign on the doorway,
The two men then climbed to Fried-
man's room, but the latter told the de-
tective he did not know McLean, and had
not ordered the silk. Then McLean weak-
ened and said that a friend had given him
the silk to sell. He was locked up.

LOVE ON A TOBOGGAN SLIDE.

Widow Currie Wants \$10,000 Damages
from Her Summer Time Employer.

While the wheels of his toboggans at
Conary Island were rolling down the steep
incline with a speed that caused young
maids to cling to their escorts, Edward F.
Merrill, according to Mrs. Jessie Currie,
made love to her and asked her to forsake
widowhood for him. She is now suing in
the Brooklyn courts for \$10,000 damages to
her affections, caused by his failure to ful-
fill his promise.

She is a bookkeeper and has two sons.
Her husband was a sailor. In the Summer
of 1894 she became cashier in Merrill's to-
boggan slide. He is said to be about sixty
years old and she about thirty.
Merrill declares that he once promised to
marry the widow. She claims to have in
her possession some convincing letters.

SCHOOL CHILDREN ARE OVERWORKED.

Women Principals Petition the
Board of Education to
Cut the Course.

Some of the Commissioners Con-
sider the Matter to be of
Trivial Importance.

RADICAL CHANGE NEEDED BADLY.

Mother of Three Children Writes to the
Journal Indorsing the Movement.
Pupils in the Primary Grade
Promoted Too Soon.

The Committee on Instruction of the
Board of Education, which has to consider
and report upon the petition of the women
principals to have the present course of
study in the public schools revised, is
the busiest of all the many committees of
the Board. The committee, which is com-
posed of Commissioners Hunt, Andrews,
Beneville, Hurlbut and Holt, are now con-
sidering the important matter of the ap-
pointment of principals and assistant su-
perintendents.

Their present idea is to let the course
of study petition go until all their other
business of the month has been attended
to. Popular sentiment is so strong, how-
ever, in indorsing the praiseworthy effort
of the principals to have the long course
cut down, that it is likely that such pres-
sure will be brought to bear upon the
Commissioners that they will have to
drop trivial matters for the time being and
consider at once this most important peti-
tion.

MR. HUNT GIVES HIS VIEWS.

John L. Hunt, chairman of the com-
mittee, yesterday said:
"This is not a matter of sufficient weight
to claim the immediate attention of our
very busy committee. In due course of
time, we will read it, but what can we do
in the matter when these persons, these
women principals, have been so careless as
to omit entirely from their letter any men-
tion of facts upon which we could act.
Their communication consists solely of con-
clusions.

"All we could do now would be to add to
the present course. This course is amend-
ed? That would be folly. How shall we
amend it? Why don't they tell us that.
The matter cannot be arranged for several
weeks, perhaps for months."

WILL ASK FOR ADVICE.

Commissioner Charles L. Holt seemed to
take a more discreet and more reasonable
view of the matter. He said: "This is
certainly a matter of greatest importance
to us, to the principals, their teachers, and,
in fact, to every one in New York. We
shall take up the matter at the earliest
possible moment, and will ask the prin-
ciples, deemed most competent to advise us,
to come to the board rooms and show us
just how the present course is too large
for the time allowed, and how it should be
changed. Then, if we are convinced that
the rising generation is being given more
than it can attend to, and so injured in-
stead of being improved, we shall certainly
make a radical change. Rest assured that

If any change is needed it will be made at
once."

REFLECTS CREDIT ON PRINCIPALS.

Commissioner Charles B. Hubbell, who is
not a member of the committee, said:
"This memorial to the Board reflects
the greatest credit upon our women prin-
ciples for their interest in the school work.
I do not assume to pass on the merits of
the pedagogic conditions, but useful re-
sults must come from a complaint of that
sort."

Among the letters from parents that
have come to this office is the following:
To the Editor of the Journal:

Your excellent paper has taken up the cause
of our overworked school children and their over-
burdened teachers in a way that cannot help
winning the hearts of parents all over the city.
We who have boys and girls in the schools are
anxiously aware of the trials of the teachers. We
know that our dear children, ambitious to stand
near the head of their classes, study too hard
and cram their young brains full until they be-
come ill before they reach manhood and woman-
hood. The vast amount of work now in vogue
crowds into the short school term an enormous-
ly large number of hours of home study. There
is too much written work for the little ones. I
hope that the Journal will be instrumental in
accomplishing the much-needed change in the
course.

THE MOTHER OF THREE.
No. 115 West Fifth street.

A PRINCIPAL'S OBJECTION.

Miss Josephine E. Rogers, of No. 314 East
Twentieth street, is principal of the pri-
mary department of School No. 75, on Nor-
folk street, and president of the Primary
Principals' Association. She said:

"In the primary grades the one thing that
I claim is entirely beyond the comprehension
of the little ones in the present course is
'form in drawing.' In other studies all
that we need is a complete rearrangement.
As we now have it, we have no time to
develop the best habits in our little charges.
They learn superficially, and it is safe to
say that seven-eighths of the children pro-
moted should remain in the lower grade
for another term."

The men principals throughout the city
are thoroughly in sympathy with the women.

A BURGLAR ALARM WORKED.

Mason J. Heinman Caught After Trying
to Rob a Broadway Store.

Mason J. Heinman, alias Levy, whose
picture is No. 2,578 in the Rogne's Gallery,
tried to rob No. 627 Broadway yesterday,
but the burglar alarm, which he did not
take into consideration, brought a watch-
man to the place and the crook was cap-
tured after a sharp run.

Detectives Pitrocin and Benol were
crossing Broadway when they saw a slim
young man wearing a slouch hat dash past
with a stout man in pursuit. They joined
the chase and soon had Heinman in cus-
tody.

He had tried to break into H. Reichart's
neckwear factory, on the eighth floor of
No. 627 Broadway, but was disturbed by
the burglar alarm.

STAGE-STRUCK GIRLS BEWARE!

Mary Anderson Gives Them Good Advice
Derived from Her Own Experiences.

London, March 7.—Mrs. Navarro (Mary
Anderson) has a charming personal note
introducing her autobiography, which has
just been published. She writes:
"I am content to be forgotten except by
such friends as I hope will always keep a
place for me in their hearts."

She expresses the hope that the book will
be useful to young girls who think of
going on the stage, and says her experience
may show that the glitter of the stage,
even to the successful, is not all gold, but
that stage life is really a life of hardships.

CAPTURED ON THE ROOF.

William Brogan, a Burglar, Made a Des-
perate Struggle with His
Captors.

Detectives Collins and Keating, of the
West Sixty-seventh Street Squad, captured
William Brogan, an ex-convict, twenty-
nine years old, at 1 a. m. yesterday, after
a desperate struggle, on the roof of No. 429
East Sixty-third street, where Brogan lives.

Brogan is suspected of being concerned in
the robbery of the apartments of Frank
Pollatchk, at No. 233 East Seventy-first
street, February 27, and of the robbery of
Jacob Bauer's clothing store, at No. 189
East Sixty-fourth street, last Sunday. The
detectives went to his rooms after he had
gone to bed. Brogan refused to open the
door and the detectives burst it in. As
they did so Brogan rushed out of another
door and to the roof, followed closely by
the officers. Collins overtook and seized
him and Brogan struggled to throw him
from the roof.

Keating caught Brogan by the throat and
was just in time to save both from falling
over the ledge of the roof. Brogan was
then handcuffed. He was arraigned in
Yorkville Court and held for the Grand
Jury.

Magistrate Flammer and Chief Conlin
both praised the officers for their bold cap-
ture.



Mrs. Kate Ehrlich.

She is the wife of a Post Office clerk and left the House of the Good Shepherd Feb-
ruary 23. Her husband and the police have been looking for her ever since, but have
found no trace of her. She is insane at times and once was committed to Bloomingdale
Asylum. Mr. Ehrlich thinks that she has taken another name and has secured employ-
ment as a domestic.

NO TRACE OF MRS. EHRICH

The Unfortunate Woman Has
Been Missing Since Feb-
ruary 23.

Her Husband Says That at Times
She Is Insane, Though
Not Violent.

THINKS SHE HAS SECURED WORK.

Once Before When She Became Deranged
She Entered Service as a Do-
mestic—Description of
the Woman.

Mrs. Kate Ehrlich, the wife of a post office clerk, dis-
appeared from the House of Good Shepherd, at the
foot of East Ninetieth street, on February
23, and her husband has not been able to find her. He
thinks she has secured work as a domestic in some family.
At times she is insane.

The disappearance of Mrs. Kate Ehrlich
from the House of Good Shepherd, at the
foot of East Ninetieth street, on February
23, is still puzzling the police and the wo-
man's husband, who has been on an almost
constant search for her during the last
week. For several years Mrs. Ehrlich has
been periodically afflicted with a form of
dementia. Louis Ehrlich, her husband,
placed her in Bloomingdale Asylum for two
months in the Summer of 1893, after which
she returned to her home, apparently cured.
Ehrlich is a clerk in the Post Office, and
has lived for the past year at No. 142 West
Seventy-eighth street. A few months ago
his wife's condition became such that he
sent their four-year-old boy to the New
York Foundling Asylum. Their other child,
a girl, six years old, was kept at home.
When Ehrlich returned home on February
23 his wife and child had disappeared. He
waited until late at night, and then had the
police sent out a general alarm for her.
Two days later he found her and his little
girl at the House of Good Shepherd. His
wife did not seem at all anxious to go home
with him, and it was agreed that she
should remain a few days longer. The Sis-
ters at the home promised to send Mrs.
Ehrlich home on February 28. After wait-
ing for her several hours he went to the
Home and learned that she had been al-
lowed to leave there alone at 10 o'clock in
the morning. She has not been heard of
since.

Ehrlich then had his daughter committed
to the care of his mother, through the
Gerry Society, and set about searching for
his wife. He said yesterday that she had
told him at the House of Good Shepherd
that she wanted to go into the service of
some family as a maid or servant. He be-
lieves that, after leaving the Home, she
went to an employment bureau and secured
a position in some private house under a
fictitious name.

"My wife is undoubtedly out of her
mind," said Ehrlich, "and I think it is
dangerous that she should be in a house-
hold where her mania is not known. She
has never done anything violent, but there
is no telling what she might do. Once be-
fore she left home, and when I found her
she was working as a domestic with a fam-
ily in East One Hundred and Eighteenth
street. When in her right mind she shows
every affection for me and her own chil-
dren, but when these spells come on her
she wants to get away from us."

Mrs. Ehrlich is of Irish descent, while
her husband is a Hebrew. She is five feet
three inches in height, weighs about one
hundred pounds, and looks delicate. Her
hair is dark brown, her eyes are blue, and
a very noticeable peculiarity is that her
eyelashes are almost white. When last
seen she wore a light, tan-colored suit,
over which she put an extra black skirt
and a dark blue jacket. She wore a broad-
brimmed felt hat turned up at one side.

Tramps Will Avoid This County.

Assembly Husted will on Tuesday next in-
troduce a special act in the Legislature em-
powering the Sheriff of Westchester County
to compel tramps and others under sentence
at the county jail to break stones, and direct
that all tramps found at large in the county
shall be arrested on sight and sent to jail.
Sheriff Johnson expresses the opinion that
Westchester County will be free of tramps
in three months.

LEFT HER TO THE FLAMES.

Koplitz Refused to Carry His
Blind Grandmother from
a Burning House.

Taken Out by Firemen, Who Severely
Scored the Dazed and Panic-
Stricken Relative.

EARLY MORNING BAKESHOP BLAZE.

Frightened Tenement House Occupants
Came Down from the Windows by
Ladders, Although in No
Great Danger.

Twenty families were aroused by a fire which started
in the bakeshop in the basement of No. 79 Suffolk street
at 2 o'clock yesterday morning. Although there was no
great danger, nearly all the occupants of the building
were taken out by means of ladders.

In the wild panic which followed a fire
in the basement of the six-story tenement
No. 79 Suffolk street, at 2 o'clock yesterday
morning, Mrs. Augusta Koplitz, a feeble
blind woman, of eighty years, was left to
perish by her relatives. All of them ex-
cept her grandson, Samuel Koplitz, had
forgotten her. He remained, but was so
dazed by fright he did not know how to
act.

Twenty families lived in the tenement,
and an equal number occupied rooms
in the building adjoining. All were
routed from their beds when the fire
started, and a scene of confusion
followed, although as a matter of fact
no life was in danger at any time.
The fire started in the basement, which is
used as a baker shop by Henry Hagler. He
had no insurance, and the only theory of
the firemen and police as to the origin of
the blaze is that some of the woodwork
ignited from the oven fire. The roof of
the basement is fireproof, so that there was
no chance of the fire spreading, but of this
fact the firemen were not aware until the
blaze had been extinguished.

Policeman Botthney, of the Delancey
Street Station, saw flames and smoke issu-
ing from the basement windows. After
turning in an alarm he rushed over to the
tenement and knocked loudly on the doors.
He also threw stones at the windows.
Fire Chief Ahern's headquarters are but
a couple of blocks away, with Hook and
Ladder Company No. 18. On his arrival, be-
lieving that the whole tenement was
doomed, he turned in a second alarm.

The clanging of the fire bells, as well as
the shouting of the crowd which gathered
and the actions of the police soon had the
tenants rushing pell mell to the windows.

There are no fire escapes in front, and
many of the inmates wanted to jump to
the street. They were warned to keep
back, and as dense volumes of smoke as-
cended the firemen ran up a couple of
ladders, and by this means every person in
the building except Mrs. Koplitz and her
grandson were taken down in safety.

While the fire was still burning in the
cellar Chief Ahern and Firemen George
Dean and Robert McGill, of Hook and Ladder
Company No. 18, were searching the dif-
ferent floors of the building to see if any
one had been overcome by the smoke. On the
top floor they found Samuel Koplitz, with
a lighted candle in his hand, acting like one
bewildered. In an adjoining room they
found his blind grandmother groping about
in the smoke. Dean and McGill carried the
old woman to the landing, and then Chief
Ahern said to the grandson:

"Here, you great big lazy fellow, what
are you doing there? Carry this old lady
down the stairs at once!"
The man refused to do so. Just then Fire-
man Charles Sheridan, of Truck No. 6,
reached the head of the stairs. He seized
the old woman and carried her down the
stairs and into the street. By that time she
was unconscious and the fireman took her
to the office of Dr. Berghold, directly op-
posite, where she revived.

In the meantime the firemen had been
attacking the flames in the bakeshop and
soon had them under control. In spite of
the fireproof ceiling, flames burned
through into the kitchen, and were extin-
guished by Isaac Simonsen, but did little damage
there on account of the promptness of the
firemen. The entire damage will not ex-
ceed \$1,000.

SPRING'S FIRST REAL SIGN.

New Yorkers Were Treated to a Sudden
Thunder Storm, with Vivid Flashes
of Lightning.

The first thunder storm of the year ar-
rived with startling suddenness just before
8 o'clock yesterday morning. The rain
came down in sheets. The downpour was
accompanied by vivid flashes of lightning
and peals of thunder loud enough to drown
the sound of a thousand parks of artillery.

Then the rain ceased almost as suddenly
as it began, and a gray blanket of fog
settled over the city and harbor. This
gave place in the afternoon to sunshine,
which Forecaster Dunn said was the first
sincere smile of Spring.

The storm, he declared, was a sign that
Jack Frost had taken his journey north-
ward. He may return for a few brief colds,
but the bulk of his work in this section is
done for the season.

The heavy thunder affected the police
signal boxes and fire boxes in the annexed
district so that they would not work. For
an hour they were in a useless condition,
and then suddenly they worked all right.
In the central telephone office in Harlem
the annunciator drops on the switchboard
were all knocked down so that for a time
the "Hello" girls thought they were receiv-
ing calls from all of their subscribers at
once. That trouble was easily righted.

A PLOT AGAINST HIPPOLYTE.

Discovery of Another Scheme to Over-
throw the President of Hayti.

Kingston, Jamaica, March 7.—A plot to
take up arms against President Hippolyte
of Hayti has been discovered at Port au
Prince.

Fifty rifles have been seized in the house
occupied by the mother of General Fran-
cois Manigat, the leader of the revolution-
ary party, who is now an exile here, having
been deported five years ago for conspiracy
against the administration of Hippolyte.
The woman and a number of others have
been arrested.

CITY OF RIO DE JANEIRO LATE.

Anxiety Caused at Yokohama by the Non-
Arrival of the Steamer.

Yokohama, March 7.—The American
steamship City of Rio de Janeiro, Captain
Russell, which sailed from San Francisco
February 6 for this port and Hong Kong,
has not yet arrived, and considerable anx-
iety is felt regarding her.